



# Bank of Locust Grove

"A Community Bank With Roots, Not Branches"

2005 SEP 19 AM 10 08

Drawer 219

Locust Grove, Oklahoma 74352

Phone 918/479-5225

September 6, 2005

FDIC San Francisco Regional Office  
Director Johns F. Carter  
25 Jessie ST @ Ecker Square STE 2300  
San Francisco, OK 94105

RE: Pending Wal-Mart ILC

Dear FDIC:

As you are aware, when Wal-Mart enters a community, that community and surrounding communities will see a sure and steady decline in their local business. Main Street will wither and die till there is nothing left. Wal-Mart has edged out our local stores and pharmacies. Most of our downtown retail shops are closed and others are struggling. Wal-Mart continues to be a predator in the business world.

Since we live and work in our community, we have a much better understanding of our community's banking needs. If Wal-Mart is allowed to proceed as planned, our local community and our bank will suffer. Our loan demand will decrease and many of our consumers and small businesses will no longer have access to financial institutions that know and understand their needs.

Wal-Mart now requires that anyone selling products to them rent or buy office space in Bentonville, Arkansas. What would keep them from operating in the same manner towards consumers and small businesses? Wal-Mart has devastated Main Street America. If you allow them to continue, consumers will be left with no choice for financial needs or consumer goods.

Do not allow commerce and banking to mix. Our future as a community bank is dependent on the decision you are making today.

Sincerely,

  
Stephanie Anderson



# Bank of Locust Grove

"A Community Bank With Roots, Not Branches"

2005 SEP 19 AM 10 02

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Locust Grove, Oklahoma 74352  
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(D. P. Roman)

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Sincerely,

*Vickie Durnal*  
Vickie Durnal



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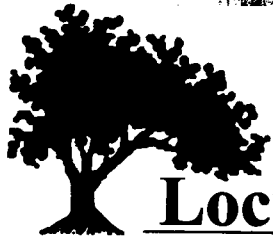
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Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Kerr", followed by a long horizontal line.

Jeffrey Kerr



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*Do not (Primer) 21*  
Drawer 219  
Locust Grove, Oklahoma 74352  
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2005 SEP 19 AM 10 41

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Sincerely,

*Katherine Lawrence, VP*  
Katherine Lawrence



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Sincerely,

Shelly Parker



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21  
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Pamela Roach